

REGION III AGING SERVICES

Donna Olson, Regional Aging Services Program Administrator

Serving: Benson, Cavalier, Eddy, Ramsey, Rolette, & Towner Counties



Fall 2008



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The Aging Services Division, Department of Human Services announces that Joan Ehrhardt has been hired as the State Long-Term Care Ombudsman, following the retirement of Helen Funk who had served in that capacity for 10 years. Joan will also serve as the Regional Ombudsman for the facilities in the Bismarck Region. For the past 18 years she has performed a variety of duties in relation to long term care for the Medical Services Division of the Department of Human Services. Joan can be reached at 328-4617.

SHIRLEY TANDESKI ASSUMES ROLE OF ADULT PROTECTIVE SERVICES COORDINATOR. I am pleased to announce that Shirley Tandeski has accepted the position of Adult Protective Services Administrator in Region III effective October 15, 2008. Shirley's background includes a nursing career as well as employment as a medical social worker in hospital and long term care settings. She also will continue to serve as an MI Case Manager at Lake Region Human Service Center and will also continue to provide services to clients in the Extended Care Unit. Please join me in welcoming Shirley. I also wish to thank Ava Boknecht for her years of service as the Region III Adult Protective Services Program Administrator. She will continue her employment at the Lake Region Human Service Center as the Supervisor of the Alcohol and Drug Programs. (Donna Olson, Regional Aging Services Program Administrator)



Do You Plan On Working Longer?

A recent report from the Urban Institute, titled "Should People Work Longer, and Will They?" provides some insight into the subject. Authored by Richard W. Johnson, the report shows the relationship of working an additional year beyond a planned retirement date and the increase in annual retirement income. Older adults' employment is attracting attention as many baby boomers approach traditional retirement ages. The fact sheet below, which draws on the report, examines the benefits of working longer, the characteristics of today's older workers, and recent changes in older Americans' labor supply.

Choosing when to retire is a crucial decision for workers. Working longer increases lifetime earnings, Social Security and employer-sponsored pension credits, and other savings, and shortens the period over which retirement savings must be spread.

1. On average, working an additional year increases annual retirement income about 9 percent.
2. Working an additional five years boosts annual retirement income about 56 percent.
3. The impact is even larger for people at the lower end of the income distributions.

Boosting labor supply at older ages also increases government tax revenue.

1. The government would raise about \$180 billion in additional tax revenue in 2045 (measured in 2006 dollars) if all workers delayed retirement by one year, reducing the unified federal deficit by an amount equal to 28 percent of the Social Security deficit (Butrica, Smith, and Steuerle 2006).
2. Additional tax revenue in 2045 raised by delaying retirement five years would exceed \$1 trillion, more than 150 percent of the Social Security deficit.

Working longer may also improve emotional well-being and physical health.

1. Because work is crucial to many workers' personal identities, retirement can lead to a partial loss of identity, especially for those who retire abruptly.
2. Work promotes social integration and social support.
3. Staying active may promote physical health.

Full report at Urban Institute

<http://www.urban.org/url.cfm?ID=411584>



Riddles – These 5 riddles will help keep your brain sharp!!

1. A murderer is condemned to death. He has to choose between three rooms. The first is full of raging fires, the second is full of assassins with loaded guns, and the third is full of lions that haven't eaten in 3 years. Which room is safest for him?
2. A woman shoots her husband. Then she holds him under water for over 5 minutes. Finally, she hangs him. But 5 minutes later they both go out together and enjoy a wonderful dinner together. How can this be?
3. What is black when you buy it, red when you use it, and gray when you throw it away?
4. Can you name three consecutive days without using the words Wednesday, Friday, or Sunday?
5. This is an unusual paragraph. I'm curious as to just how quickly you can find out what is so unusual about it. It looks so ordinary and plain that you would think nothing was wrong with it. In fact, nothing is wrong with it! It is highly unusual though. Study it and think about it, but you still may not find anything odd. But if you work at it a bit, you might find out. Try to do so without any coaching?

(No "peeking" - - answers can be found on page 7!!)

Region III Council on Aging
Rolla Community Center
October 23, 2008

Agenda

- 10:00 a.m. Registration – Coffee and Refreshments
- 10:30 a.m. Call To Order/Welcome – Minnie Flynn, President
- 10:40 a.m. Business Meeting

Old Business

- a. Minutes of the last meeting – Shirley Jones, Secretary
Treasurer's Report - Shirley Jones, Treasurer
- b. Reports/Communications/Announcements
 1. County Councils/Senior Club Reports
 2. Title III Project Directors
 3. Donna Olson, RASPA
 4. Reports from the 2008 Northern Plains Conference on Aging and Disability, Elder Justice Conference, and Volunteer Community Ombudsman Conference
 5. Other

New Business

- a. Next Meeting/Date/Location
- b. Other

Program Presentation: Barb Frydenlund, Rolette County Public Health

- 12:00 p.m. Lunch
Menu for the Day
Swedish Meatballs
Whipped Potatoes with Gravy
Baked Squash
Peaches in Gelatin
- 1:00 p.m. Program Presentation: Home and Community Based Services
Laurie Watkins and Tara Berg, Rolette County Social Services
- 2:15 p.m. Entertainment – Alfred Juntunen and Carl Jacobson

Wrap Up – Coffee and Refreshments

If you would like to eat the noon meal, please call Nutrition United at (701) 477-6421 by Monday, October 20. A \$5.00 suggested contribution for the meeting includes the meal.

Thanks to the Rolla Senior Citizens Club for hosting the Region III Council on Aging meeting. Thanks to everyone for coming to the meeting. Have a safe journey home!

PREVENTING TRAUMATIC BRAIN INJURY IN OLDER ADULTS

If you are one of the millions of people in this country who provides care for an older adult – a parent, grandparent, other family member, professional caregiver, or a close friend – you should learn about traumatic brain injury or TBI. A TBI is caused by a bump or blow to the head that affects how the brain normally works. TBI is a special health concern for older adults. People ages 75 and older have the highest rates of TBI-related hospitalizations and death. They also recover more slowly and die more often from these injuries than do younger people. Falls are the leading cause of TBI.

What are the signs and symptoms of TBI?

Symptoms of TBI include:

- Low-grade headache that won't go away
- Having more trouble than usual remembering things, paying attention or concentrating, organizing daily tasks, or making decisions and solving problems
- Slowness in thinking, speaking, acting, or reading
- Getting lost or easily confused
- Feeling tired all of the time, lack of energy or motivation
- Change in sleep pattern – sleeping much longer than before, having trouble sleeping
- Loss of balance, feeling light-headed or dizzy
- Increased sensitivity to sounds, lights, distractions
- Blurred vision or eyes that tire easily
- Loss of sense of taste or smell
- Ringing in the ears
- Change in sexual drive
- Mood changes like feeling sad, anxious, or listless, or becoming easily irritated or angry for little or no reason

A person with moderate or severe TBI may show the symptoms listed above, but may also have:

- A headache that gets worse or does not go away
- Repeated vomiting or nausea
- Convulsions or seizures
- Inability to wake up from sleep
- Dilation of one or both pupils
- Slurred speech
- Weakness or numbness in the arms or legs
- Loss of coordination
- Increased confusion, restlessness, or agitation

Older adults taking blood thinners (e.g. Coumadin) should be seen immediately by a health care provider if they have a bump or blow to the head, even if they do not have any of the symptoms listed above.

What should you do if you think the older adult in your care has a TBI?

Take them to the doctor. Tell the doctor about any prescription drugs, including over-the-counter medicines, blood thinners, or aspirin that the older adult takes.

Can TBI be prevented?

YES. Here are some things you can do to help prevent falls, the most common cause of TBI among older adults.

The most effective way to prevent older adults from falling is to do all of these things.

- **Encourage Exercise.** Exercise is one of the best ways to reduce older adults' chances of falling. Exercises that improve balance and coordination, like Tai Chi, are most helpful. You should check with the older adult's doctor about which exercises are safest and best for them.
- **Make the home or surroundings safer.**
 - Remove things from stairs and floors that might cause tripping.
 - Remove small throw rugs or use double-sided tape to keep the rugs from slipping.
 - Place items used often within easy reach, so that a step stool is not needed.
 - Install grab bars next to the toilet and in the tub or shower.
 - Place non-slip mats in the bathtub and on shower floors.
 - Add brighter lighting and reduce glare by using lampshades and frosted bulbs.
 - Be sure there are handrails and lights on all staircases.
 - Be sure the older adult wears shoes that give good support and have thin, non-slip soles. They should avoid wearing slippers and socks and going shoeless.
- **Ask the health care provider to review all medicines.** Ask the doctor or local pharmacist to look at all the prescription medicines the older adult takes as well as non-prescription drugs like cold medicines and various supplements. As people age, the way some medicines work in the body can change. This could cause a person to feel drowsy or lightheaded, which could lead to a fall.
- **Take the person in your care for a vision check.** Make sure an eye doctor checks to be sure eye glasses are correct and that there are no conditions that limit vision, like glaucoma or cataracts. Poor vision can increase the chance of falling.

For more information: Call the Centers for Disease Control and Prevention (CDC) toll-free at 1-800-232-4636 or visit www.cdc.gov/BrainInjuryInSeniors.

AGING SERVICES NEWSLETTER

Please share this newsletter with a friend, co-worker, at your Senior Center, post on a bulletin board, etc. If you wish not to be on the mailing list for the newsletter, please contact **Donna Olson** at **665-2200**. You are welcome to submit any news you may have regarding services and activities that are of interest to seniors in this region. **Lake Region Human Service Center** makes available all services and assistance without regard to race, color, national origin, religion, age, sex, or handicap, and is subject to Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1975 as amended. **Lake Region Human Service Center** is an equal opportunity employer.

HHS Fact Sheet

U.S. Department of Health and Human Services



www.hhs.gov/news

HHS Takes New Steps to Accelerate Adoption of Electronic Prescribing *Medicare Payments for Successful Electronic Prescribers, Reporting Quality Data are Important Steps Toward a Value-Driven Health Care System*

ELECTRONIC PRESCRIBING

Medicare is taking new steps to speed the adoption of electronic prescribing (e-prescribing) by offering incentive payments to physicians and other eligible professionals who use the technology. E-prescribing is more efficient and convenient for consumers, improves the quality of care, lowers administrative costs and its widespread use would eliminate thousands of medication errors every year.

Beginning in 2009, and during the next four years, Medicare will provide incentive payments to eligible professionals who are successful electronic prescribers. Eligible professionals will receive a 2 percent incentive payment in 2009 and 2010; a 1 percent incentive payment in 2011 and 2012; and a one half percent incentive payment in 2013.

Beginning in 2012, eligible professionals who are not successful electronic prescribers will receive a reduction in payment. Eligible professionals may be exempted from the reduction in payment, on a case-by-case basis, if it is determined that compliance with requirement for being a successful prescriber would result in significant hardship.

Medicare is expected to save up to \$156 million over the five-year course of the program in avoided adverse drug events. It's been estimated that Medicare beneficiaries experience as many as 530,000 adverse drug events every year, contributed to in part by negative interactions with other drugs, or a prescriber's lack of information about a patient's medication history.

According to the Institute of Medicine (IOM), more than 1.5 million Americans are injured each year by drug errors. Electronic prescribing can help deliver safer, more efficient care to patients.

E-prescribing has the potential for improving beneficiary health outcomes. For providers, prescribing electronically improves quality and efficiency and reduces cost by actively promoting appropriate drug usage; providing information to providers and dispensers about formulary-based drug coverage, including formulary alternatives and co-pay information; and speeding up the process of renewing medications. E-prescribing, if permitted for controlled substances, also may play a significant role in efforts to reduce the incidence of drug diversion by alerting providers and pharmacists of duplicative prescriptions for controlled substances.

This incentive payment for successful electronic prescribers is a significant step forward for the encouragement of the use and adoption of e-prescribing throughout the health care system. Advancements in the adoption of e-prescribing will help further the transformation of the current health care system into a system based on value.

U.S. Department of Health and Human Services Secretary (HHS) Mike Leavitt has consistently advocated for Medicare payments to be connected to physicians' adoption of e-prescribing and recently Congress enacted legislation allowing such an effort to go forward.

In 2004, President George W. Bush set a goal for most Americans to have secure access to a secure, interoperable electronic health record by 2014. Electronic prescribing has been identified as an area where significant progress could be made quickly to improve the quality of care.

QUALITY REPORTING MEASURES

In another step toward establishing a health care system based on value, the first payments under the Medicare Physicians Quality Reporting Initiative (PQRI) have been awarded. By collecting data on quality, health care providers can use the information collected to improve patient care.

Through PQRI, the Centers for Medicare & Medicaid Services (CMS) has provided more than \$36 million in bonus payments to more than 56,000 health professionals who reported quality information to Medicare. The average incentive amount for individual physicians was more than \$600 and the average incentive payment for physician group practices was more than \$4,700. The largest payment to a physician group practice totaled more than \$200,000.

Recent legislation extends the physician quality reporting system and provides for incentive payments of 2 percent for reporting data on quality measures in 2009 and 2010, up from 1.5 percent in 2008. In addition, CMS will post on its Web site the names of eligible professionals who satisfactorily submitted data on PQRI quality measures and establish a Physician Feedback Program in which claims and other data will be used to develop confidential reports to physicians that measure the resources involved in furnishing care to Medicare beneficiaries.

STEPS TO VALUE-BASED SYSTEM

These initiatives are an example of the leadership HHS provides in the transformation of the current U.S. health care model into a system based on value. HHS is working to ensure that consumers know the quality and

cost of their health care. Health care transparency provides consumers with the information and incentives necessary to choose health care providers based on value.

Providing timely and reliable cost and quality information empowers consumer choice. Consumer choice creates incentives at all levels, and motivates the entire system to provide better care for less money. Quality improvement will continue as providers can see how their practice compares to others. Electronic prescribing is one part of broader efforts to accelerate the adoption of health IT and the establishment of a health care system based on value.

For additional information, please go to:
<http://www.hhs.gov/valuedriven/> and
<http://www.cms.hhs.gov/pqri/>



RIDDLE ANSWERS

(From page 2)

1. The third room. Lions that haven't eaten in three years are dead. That one was easy, right?
2. The woman was a photographer. She shot a picture of her husband, developed it, and hung it up to dry (shot; held under water; and hung).
3. Charcoal, as it is used in barbecuing.
4. Sure you can name three consecutive days: yesterday, today, and tomorrow!
5. The letter "e" – which is the most common letter used in the English language, does not appear even once in the paragraph.

HOW DID YOU DO?

CONSUMER FACTS FOR OLDER AMERICANS

Prepaid Debit Cards for Social Security and SSI

New Social Security and Supplemental Security Income recipients without a bank account now have the option of receiving benefits through a prepaid "Direct Express" MasterCard debit card instead of a paper check.

Is the Direct Express Card better than a paper check? For those without bank accounts, the Direct Express card has important benefits:

- **No check cashing fees.** Get cash free or for a small fee.
- **Receive money faster.** Funds will be available the day they are paid, without waiting for a check to arrive in the mail.
- **Convenience.** The card can be used anywhere a MasterCard debit card is accepted, including for telephone and online payments. Get cash from any bank, ATM or merchant who provides cash back.
- **Safety.** You don't need to "cash" the entire payment at once, and funds stored on the card are safer than cash. You are protected from theft if you report the theft promptly.
- **Record keeping.** Statements are available detailing your purchases.

However, you must protect your card by safeguarding the personal identification number (PIN), by reviewing your statements regularly, and by being aware of the fees for some services.

TIPS:

- **Sign up for regular monthly statements.** It is worth 75 cents/month to protect the card from unauthorized charges and to have a complete record of transactions.
- **Free cash.** One cash withdrawal is free per deposit at ATMs in the Direct Express network (see website listed on next page). Withdrawals are also free inside at the teller window at any MasterCard member bank (most banks) or by asking for cash back from a purchase.
- **Sign up for free deposit and low balance alerts** by telephone, email or text message.

Are There Fees? There is no sign-up or regular monthly fee for the card.

The only fees are:

- 90 cents for ATM withdrawals after the first free one per deposit (plus any surcharge from a non-network ATM)
- 75 cents for automatic monthly paper statement
- \$1.50 for automated telephone (IVR) transfers to another account
- 50 cents per bill for online bill payment
- \$4 for a replacement card after the first one each year
- \$13.50 for expedited delivery of a replacement card
- \$3 for international ATM withdrawals
- 3% for purchases or withdrawals in an international currency

How do I know how much money is on the card? You can call customer service or check the balance online or at an ATM for free. You can also sign up for free text, telephone or email messages to alert you when a deposit is made or your balance slips below an amount you pick.

Will I get a statement? You can view the last 90 days of activity online. You can sign up for a regular paper monthly statement for \$0.75/month or get one for free from time to time by calling customer service.

Is the money on the card safe? The funds are FDIC-insured. If your card or password is lost or stolen, you can get a replacement card or change the password. If someone makes an unauthorized charge, you are liable for no more than \$50 if you report the loss or theft within two business days of learning about it.

Can I get the Direct Express Card if I have a bank account? Yes, but you will have to ask. Direct deposit into a bank account is better for most people, but if you have debts that might lead a debt collector to garnish your account, the Direct Express card is safer because it cannot be frozen except for child support, alimony, and debts to the federal government like taxes and student loans.

What if I still want a paper check? If you prefer to receive a paper check, you can ask for one.

Useful information:

U.S. Treasury Department's Direct Express information: <http://www.fms.treas.gov/directexpresscard>

Direct Express Enrollment: <http://www.USDirectExpress.com> (also has surcharge-free ATM locations) or (977) 212-9991

Consumer Information for Seniors and Others:

http://www.nclc.org/issues/seniors_initiative/information.shtml

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School Bus Safety Alert

We need to pay special attention to the yellow and red flashing lights on the many school buses that are out there now. Flashing yellow lights indicate the bus is approaching a stop and the red lights will come on momentarily. The law forbids vehicles approaching from either direction from passing school buses that are stopped with their red lights flashing or while their stop sign is out. If you pass a school bus while their red lights are flashing or their stop sign is out, you will be fined and also receive 6-points on your driving record!

REMEMBER TO BUCKLE UP EVERY TIME YOU GET IN A VEHICLE!!!!

ND Family Caregiver Support Program

I would like to thank all of you caregivers and providers for taking the time to return all of the necessary paper work for the new fiscal year that started July 1st. It can be a very hectic time, and I appreciate your prompt action in returning all the forms in a very timely manner. During that re-enrollment period I have taken several phone calls with questions regarding services covered under the North Dakota Family Caregiver Support Program, and I would like to take a few moments to address some of the most frequently asked questions.

- **Can the program pay for help with housecleaning?**
 - No. The program is designed to give the caregiver a break from caregiving tasks, such as bathing, dressing, toilet use, and transferring or eating. It is acceptable to provide cleaning that is incidental to the care, such as cleaning up after a meal, or picking up the bathroom after bathing assistance.
- **Can the respite provider distribute medication?**
 - No. The program does not cover medical respite.
- **Can the respite provider take my family member out of the home?**
 - No. Respite care is to take place within the home, or an adult/child day care setting or an institutional setting. Taking the care recipient out of the home for car rides, shopping trips, coffee/lunch and to clinic appointments are not covered services under the respite program.
- **I still work occasionally, so can I use that time for respite.**
 - No. The respite program cannot pay for time spent at your job. The program is specifically set up to cover the times that you need time away from your caregiving duties for errands, appointments, social outings, or even a nap.

We recognize that caregiving can be very draining and time consuming, and we want to encourage all of you receiving services to use the respite time to attend to some of your own needs, and enjoy some time away from your caregiving responsibilities. Please call me at (701) 328-8776 if you have other questions regarding the program, or you would like to discuss other options for in-home assistance.

"Adulthood is defined by the willingness to accept full responsibility for where you are at in life; no longer blaming others or circumstances."

Not Your Children, But Your Responsibility

The number of children being raised by their grandparents has grown dramatically in recent years. Raising your grandchildren can bring great joy, but it also comes with special challenges:

- Dynamics of raising grandchildren
- How to work with school and social services
- Legal issues
- Raising children in today's society
- Taking care of yourself

Join us for this two part program that will explore grandparents raising grandchildren.

Thursdays, November 6 & 13
7:00 – 9:00 p.m.
Lake Region State College

Presenters:

Brenda Langerud
NDSU Extension Agent/Ramsey County

Helena Gregoire
Licensed Professional Clinical Counselor

Cost: \$10/person or \$15/couple

Preregistration is required

Call today
662-1510 or
800-443-1313 ext. 1510



Office of Continuing Education

THE 2009 ND FORUMS ON AGING

Health Promotion and Disease Prevention

April 20, Dickinson and Grand Forks
April 22, Ellendale and Lisbon
April 24, Rugby

April 21, New Town and Williston
April 23, Bismarck

Keynote Presentations

Dr. James H. Swan

Professor, University of North Texas, Department of Applied Gerontology

Susan Raymond

Aging Program Specialist, Region 8 Administration on Aging

AARP

“Healthy Lifestyles”

Sponsored by: The ND Governor’s Committee on Aging in cooperation with the ND Department of Human Services, Aging Services Division

Get Ready for Severe Winter Weather

The North Dakota Department of Emergency Services reminds North Dakotans winter is just around the corner and steps should be taken to get ready for severe winter weather. Getting ready for winter is a two-step process. First motorists should get their car ready for the winter driving season and second, families should prepare by putting together an emergency kit for their home. "When traveling in the winter, it is really important to have a survival kit," said Greg Wilz, Director of Homeland Security. "Your kit should, at a minimum, include a shovel, a stocking cap, heavy gloves and mittens, and blankets or a sleeping bag in case you become stranded." Drivers should also make sure their car is mechanically ready for the winter season. Check antifreeze levels, the battery, and make sure the heater and defroster works. During a blizzard it is not uncommon for power and telephone service to fail and to experience a shortage of food because of transportation issues. Families preparing for winter should have safe alternative heating sources, enough fuel and enough food and water for 72 hours. "It is important to have canned food, non-perishable foods, and easy or no-cook foods on hand in case the power goes out." Wilz said. "In North Dakota, there is a history of storms that last for long periods of time and impact travel, so having extra food around is a good idea if you are not able to get to a grocery store because of bad roads."

Winter Storm Watch/Warning

The National Weather Service will issue a **Winter Storm Watch** when the potential of a significant weather occurrence is anticipated in the next day or two. The winter weather anticipated may be for a blizzard, heavy snow, freezing rain, sleet, dangerous wind chills, or a combination of the above. The National Weather Services will issue a **Winter Storm Warning** when life threatening winter weather is imminent or occurring. Anytime you hear the National Weather Service has issued a warning (winter or summer), you should automatically be thinking of life threatening dangerous weather. The criteria for a winter storm warning is:

- Heavy Snow Warning (when 6 inches of new snow is expected in a 12-hour period, or when 8 inches of new snow is expected in a 24-hour period)
- Ice Storm Warning (when dangerous amounts of ice accumulations are expected (usually ½ inch or more)
- Wind Chill Warning – when wind chills are forecast at 40 below zero or colder
- Blizzard Warning (the most deadly) – when considerable falling and/or blowing snow is combined with sustained winds of 35 mph or greater for an extended period of time (usually 3 hours or longer), reducing visibilities to less than ¼ mile (near zero). Many times blizzard conditions also produce very dangerous wind chills.

For more information about winter storm preparedness, visit <http://www.ready.gov/america/beinformed/winter.html>.

Information provided by Mercy Hospital

IDENTITY THEFT

Office of Attorney General, Consumer Protection Division
4205 State Street, Bismarck ND 58503
Tel: (701) 328-3404; Toll-free (800) 472-2600; TTY (800) 366-6888
Website: www.ag.state.nd.us

What Is Identity Theft?

Identity Theft is when someone steals personal and financial information, such as your name, social security number, or account number, and uses that information to:

- Open credit accounts in your name, or run up your existing accounts;
- Obtain loans in your name, which are not repaid;
- Open bank accounts in your name and write bad checks;
- Commit crimes, resulting in warrants being issued in your name.

Besides basic information such as name and social security number (SSN), thieves look for addresses, dates of birth, mother's maiden name, a driver's license number, credit card and bank account numbers, and telephone calling cards.

Identity Thieves:

- Look through your trash for canceled checks, bank statements and pre-approved credit card applications;
- Use technology to steal your personal and financial information;
- Use e-mail to trick you into providing your account number and other personal information;
- Pretend to be company officials, to con you into revealing personal information.

When your credit is gone, the thief moves on, leaving you to sort out the devastating consequences. Your information might even be sold to another thief to use later.

Protect Yourself:

- If you have an old driver's license with your SSN, you may wish to get a new license. Your SSN accesses your credit history, criminal, medical and school records, credit cards, bank accounts, financial records and social security benefits. By law, driver's licenses no longer can include a SSN.
- **Remove** "extra" information from your checks. **Avoid** giving out your SSN, date of birth, or phone number to a merchant.
- **Never** respond to an e-mail asking you to confirm or verify account information, even if it looks official. Instead, call the customer service number listed on the company's billing statement to check the account.
- **Never** give out your credit card number or other personal information over the telephone unless you initiated the call and you are sure it is a reputable company. Shop online only if the site is secure.
- **Shred** financial records and pre-approved credit applications before throwing them away. Check your financial statements, credit card and other bills as soon as you get them. Report discrepancies immediately.

Identity Theft can happen to anyone.

Information for Victims:

If you are a victim of identity theft, you have certain protections available under the law. You must, however, immediately take these four steps to start the process:

1. **File a report with your local law enforcement agency.** Ask for a copy of the police report, or the complaint number.
2. **File a report with the Attorney General's office.** The Attorney General's office is North Dakota's clearing house for identity theft. We will provide you with the information and forms you need to document the theft and restore your credit.
3. **Report the fraud to one of the credit bureaus.** Request a "fraud alert" be placed in your file, to stop creditors opening any new accounts or changing your existing ones. Always follow up with a letter. Order a free credit report from each credit bureau, so you can check for other fraudulent accounts.
4. **Close accounts that have been tampered with or opened fraudulently.** Speak to the security or fraud department of each creditor, and follow up with a letter. "Creditor" can include credit card and telephone companies, utilities, banks and other lenders.

Contact the Credit Bureaus:

EQUIFAX

- PO Box 740241, Atlanta GA 30374-0241
- Website: www.equifax.com
- Toll-free: 800-525-6285

EXPERIAN

- PO Box 9530, Allen TX 75013
- Website: www.experian.com
- Toll-free: 888-397-3742

TRANS UNION

- PO Box 6790, Fullerton CA 92634
- Website: www.transunion.com
- Toll-free: 800-680-7289

Identity theft is a serious crime. People whose identities have been stolen can spend months or years — and their hard earned money — cleaning up the mess the thieves have made of their good name and credit record. Some victims have lost job opportunities, been refused loans for education, housing or cars, or even been arrested for crimes they didn't commit. While you cannot completely control whether you will become a victim, you can minimize your risk by managing your personal information cautiously.

This fact sheet is not intended to cover every situation. The Office of Attorney General is prohibited by law from providing legal advice. Report suspected consumer fraud by calling 1-800-472-2600 or your local law enforcement agency.

Telephone Numbers to Know

Regional Aging Services Program Administrators

Region I:	Karen Quick	1-800-231-7724
Region II:	MariDon Sorum	1-888-470-6968
Region III:	Donna Olson	1-888-607-8610
Region IV:	Patricia Soli	1-888-256-6742
Region V:	Sandy Arends	1-888-342-4900
Region VI:	Russ Sunderland	1-800-260-1310
Region VII:	Cherry Schmidt	1-888-328-2662 (local: 328-8787)
Region VIII:	Mark Jesser	1-888-227-7525

ND Family Caregiver Coordinators

Region I:	Karen Quick	1-800-231-7724
Region II:	Theresa Flagstad	1-888-470-6968
Region III:	Kim Helten	1-888-607-8610
Region IV:	Raeann Johnson	1-888-256-6742
Region V:	Laura Fischer	1-888-342-4900
Region VI:	CarrieThompson-Widmer	1-800-260-1310
Region VII:	Tammie Johnson	1-888-328-2662 (local: 328-8776)
Region VIII:	Rene Schmidt	1-888-227-7525

Long-Term Care Ombudsman Services

State Ombudsman:	Joan Ehrhardt	1-800-451-8693
Region I & II:	Deb Kraft	1-888-470-6968
Region III & IV:	Kim Helten or Donna Olson (701-665-2200) OR	1-888-607-8610
Region V & VI:	Bryan Fredrickson	1-888-342-4900
Region VII:	Joan Ehrhardt	1-800-451-8693
Region VIII:	Mark Jesser	1-888-227-7525

Vulnerable Adult Protective Services

Region I & II:	Deb Kraft	1-888-470-6968
Region III:	Shirley Tandeski, Kim Helten, Donna Olson, or Andrea Laverdure	1-888-607-8610
Region IV:	Patricia Soli	1-888-256-6742
	Direct referral to GFCSS VAPS:	1-701-797-8540
	Raeann Johnson Vulnerable Adult Team (VAT):	1-888-256-6742
Region V:	Sandy Arends	1-888-342-4900
	Direct referral may be made to Cass County Adult Protective Services unit:	1-701-241-5747.

Region VI: Russ Sunderland 1-701-253-6344

Region VII: Cherry Schmidt or Karla Backman
1-888-328-2662 or 1-701-328-8888
(local: 328-8787)

Region VIII: Rene Schmidt 1-888-227-7525

Other

Aging Services Division and "Resource Link":
www.carechoice.nd.gov 1-800-451-8693

AARP: 1-866-554-5383

Mental Health America of ND
(Local): 1-701-255-3692
Help-Line: 211 or 1-800-472-2911

IPAT (Assistive Technology): 1-800-265-4728

Legal Services of North Dakota: 1-800-634-5263
or (age 60+): 1-866-621-9886

Attorney General's Office of
Consumer Protection: 1-701-328-3404
1-800-472-2600

Social Security Administration: 1-800-772-1213

Medicare: 1-800-633-4227

Senior Health Insurance Counseling (SHIC)
ND Insurance Department: 1-701-328-2440

Prescription Connection: 1-888-575-6611

Alzheimer's Association: 1-701-258-4933
1-800-232-0851

Donna Olson

Regional Aging Services Program Administrator
Lake Region Human Service Center
P. O. Box 650
Devils Lake ND 58301

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Upcoming Events

October is Breast Awareness Month
October is Disability Awareness Month

- * ND Elder Justice Conference October 14-15, 2008
- * Region III Council Meeting (see page 3) October 23, 2008
- * Mercy Hosp. Health & Wellness Fair (St. Joseph Parish Ctr.) October 28, 2008

PLEASE MARK YOUR CALENDARS NOW FOR THE GOVERNOR'S FORUM

Governor's Forum on Aging – Rugby. April 24, 2009

MISSION STATEMENT

In a leadership role, Aging Services will actively advocate for individual life choices and develop quality services in response to the needs of vulnerable adults, persons with physical disabilities, and an aging society in North Dakota.